

## **AMENDMENTS TO THE CLAIMS:**

Please amend claims 1-39 as indicated in the following listing of claims. This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for providing a credit card product, comprising:
  - ~~sending an applicant a credit card that has not been activated;~~
  - ~~requiring the applicant to answer at least a first risk splitting question and a second risk splitting question, the second risk splitting question being based on a reply to the first risk splitting question, wherein the second risk splitting question is configured to elicit detailed information regarding subject matter associated with the first risk splitting question;~~
  - associating a financial account with an un-activated credit card that is provided to an applicant, wherein the associating is performed by a computer system configured to communicate with the applicant over a communication network;
  - analyzing, by the computer system, a first response to a first risk splitting question provided to the applicant;
  - generating, by the computer system, a second risk splitting question based on the first response for provision to the applicant, the second risk splitting question being configured to elicit additional information regarding subject matter associated with the first response;

determining, by the computer system, a credit limit for the financial account applicant based on the ~~applicant's answers~~ first response and a second response by the applicant to the second risk splitting question ~~to the risk splitting questions~~; and activating, by the computer system, the credit card with the credit limit.

2. (Currently Amended) **[[A]]** The method according to claim 1, wherein associating the financial account includes:

generating, for the applicant, the financial account based ~~said sending the applicant a credit card that has not been activated depends on prior approval of the~~ financial account based on credit bureau information.

3. (Currently Amended) ) **[[A]]** The method according to claim 2, ~~wherein~~ ~~said method further comprises~~ including:

assigning a temporary credit limit for the financial account based on the credit bureau information.

4. (Currently Amended) ) **[[A]]** The method according to claim 3, wherein ~~said method further comprises~~ the un-activated credit card is provided to the applicant without ~~not~~ informing the applicant of a the temporary credit limit.

5. (Currently Amended) ) **[[A]]** The method according to claim 1, wherein analyzing the first response to the first risk splitting question further includes:

inviting the applicant to telephone an issuer to activate the credit card by telephone.

6. (Currently Amended) ) **[[A]]** The method according to claim 5, wherein the method further comprises a live person posing the first and second risk-splitting questions to the applicant and translating the respective first and second responses into a standardized format.

7. (Currently Amended) ) **[[A]]** The method according to claim 5, wherein the method further comprises a voice recognition unit posing the first and second risk-splitting questions to the applicant and requiring that the applicant respond in a standardized format.

8. (Currently Amended) ) **[[A]]** The method according to claim 5, wherein the method further comprises a means for confirming the applicant's responses to the first and second risk-splitting questions.

9. (Currently Amended) ) **[[A]]** The method according to claim 1, wherein the determining the credit limit is based on credit bureau information associated with the applicant and the applicant's first and second responses to the first and second risk-splitting questions.

10. (Currently Amended) A The method according to claim 9, wherein ~~the method further comprises factoring external data into the determination of the credit limit.~~ determining the credit limit further includes:

determining the credit limit based on external data obtained from an entity that is remote from the computer system

11. (Currently Amended) ) ~~[[A]]~~ The method according to claim 1, wherein activating the credit card comprises cross-selling at least one other product based upon the applicant's responses to at least one of the first and second risk-splitting questions.

12. (Currently Amended) A system for providing a credit card product, said system comprising:

~~means for sending an applicant a credit card that has not been activated;~~

~~means for requiring the applicant to answer at least a first risk splitting question and a second risk splitting question, the second risk splitting question being based on a reply to the first risk splitting question, wherein the second risk splitting question is configured to elicit detailed information regarding subject matter associated with the first risk splitting question;~~

means for generating a financial account associated with an un-activated credit card that is provided to an applicant;

means for analyzing a first response to a first risk splitting question provided to the applicant;

means for generating a second risk splitting question based on the first response for provision to the applicant, the second risk splitting question being configured to elicit additional information regarding subject matter associated with the first response;

means for determining a credit limit for the financial account applicant based on the applicant's answers first response and a second response by the applicant to the second risk splitting question to the risk-splitting questions; and

means for activating the credit card with the credit limit.

13. (Currently Amended) ) ~~[[A]]~~ The system according to claim 12, ~~wherein said means for requiring the applicant to answer risk-splitting questions comprises~~ further comprising:

means for receiving the first and second response from the applicant ~~means for answering and activating the credit card~~ via the Internet; and

means for activating the credit card via the Internet.

14. (Currently Amended) ) ~~[[A]]~~ The system according to claim 13, further comprising means for assigning a temporary credit limit for the financial account based on credit bureau information.

15. (Currently Amended) ~~[[A]]~~ The system according to claim 14, further comprising means for confirming the applicant's answers to the risk-splitting questions.

16. (Currently Amended) ~~[[A]]~~ The system according to claim 15, wherein the means for determining a credit limit includes means for analyzing credit bureau information and the first and second responses to determine the credit limit. further-  
~~comprising means for combining credit bureau information and the applicant's answers-~~  
~~to the risk-splitting questions.~~

17. (Currently Amended) A computer program product for providing a credit card product, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for identifying an applicant based upon ~~an answer~~ a response to at least a first risk-splitting question;

program code for selecting a second risk-splitting question based on the response ~~answer~~ to the first risk-splitting question, wherein the second risk-splitting question is configured to elicit detailed information regarding subject matter associated with the first risk-splitting question;

program code for incorporating credit bureau information into a calculation of a credit limit; and

program code for calculating an increase to the ~~a credit bureau~~ credit limit based upon (a) at least one of the answer response to first risk-splitting question and a second response to the second risk-splitting question ~~to the risk-splitting question~~ and (b) the credit bureau information.

18. (Currently Amended) ~~[[A]]~~ The computer program product according to claim 17, wherein ~~said~~ the program code for calculating an increase to the credit bureau credit limit comprises ~~of~~ program code for incorporating external data.

19. (Currently Amended) A computer program product for providing a credit card product, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for identifying an applicant for a credit card based upon a first response ~~an answer~~ to at least a first risk-splitting question;

program code for selecting a second risk-splitting question based on the answer to the first risk-splitting question, wherein the second risk-splitting question is configured to elicit detailed information regarding subject matter associated with the first risk-splitting question;

program code for determining a credit limit associated with the credit card based on credit bureau information ~~incorporating credit bureau information into the calculation~~ ~~a credit limit for the applicant~~; and

program code for calculating a decrease to ~~a credit bureau~~ the credit limit based upon (a) the answer first response to the first risk-splitting question and a second response to the second risk-splitting question and (b) the credit bureau information.

20. (Previously Presented) A The computer program product according to claim 19, wherein the program code for calculating the decrease to the credit limit

further includes said calculating a decrease to the credit bureau credit limit  
comprises;

~~of incorporating external data~~

program code for calculating the credit limit decrease based on external data  
obtained from an entity that is remote from the computer system

21. (Currently Amended) A method for providing a credit card product, said method comprising:

~~sending an applicant a credit card that has been activated;~~

~~requiring the applicant to answer at least a first risk splitting question and a second risk splitting question, the second risk splitting question being based on a reply to the first risk splitting question, wherein the second risk splitting question is configured to elicit detailed information regarding subject matter associated with the first risk splitting question;~~

associating a financial account with an activated credit card that is provided to an applicant, wherein the associating is performed by a computer system configured to communicate with the applicant over a communication network;

generating, by the computer system, a first risk splitting question for provision to the applicant;

analyzing, by the computer system, a first response to the first risk splitting question;

generating, by the computer system, a second risk splitting question based on the first response for provision to the applicant, the second risk splitting question being



configured to elicit detailed information regarding subject matter associated with the first response;

determining, by the computer system, a credit limit for the financial account applicant based on the applicant's answers first response and a second response by the applicant to the second risk splitting question ~~to the risk-splitting questions~~; and increasing the credit ~~card~~ limit ~~to the credit limit~~.

22. (Currently Amended) **[[A]]** The method according to claim 21, wherein associating the financial account includes:

generating, for the applicant, the financial account based ~~said sending the applicant a credit card that has been activated depends on prior approval of the~~ financial account based on credit bureau information.

23. (Currently Amended) **[[A]]** The method according to claim 22, wherein said method further comprises the activated credit card is provided to the applicant without ~~not~~ informing the applicant of a temporary credit limit.

24. (Currently Amended) **[[A]]** The method according to claim 23, wherein generating the first risk splitting question includes generating information reflecting an invitation to the applicant to activate contact a credit card issuer by telephone ~~said requiring applicant to answer risk-splitting questions invites the applicant to telephone an issuer and activate the credit card by telephone.~~

25. (Currently Amended) ~~[[A]]~~ The method according to claim 22, wherein generating the first and second risk splitting questions includes:

translating voice data reflecting the risk splitting questions provided by a person  
~~said method further comprises a live person posing the risk splitting questions to~~  
~~the applicant and translating those answers into a standardized format.~~

26. (Currently Amended) ~~[[A]]~~ The method according to claim 22, wherein-  
~~said method further comprises~~ the first and second risk splitting questions are provided  
to the applicant through a voice recognition unit posing the risk splitting questions to the  
~~applicant and requiring that~~ and the method further includes:

receiving the first and second responses ~~the applicant answer~~ in a standardized  
format.

27. (Currently Amended) ~~[[A]]~~ The method according to claim 22, wherein  
said method further comprises:

~~a means for confirming the~~ first and second responses ~~applicant's answers to~~  
the first and second risk-splitting questions.

28. (Currently Amended) ~~[[A]]~~ The method according to claim 21, wherein  
determining the credit limit includes:

determining the credit limit based on credit bureau information and the first and  
second responses.

~~wherein said determining of applicant's credit limit comprises of combining credit bureau information and the applicant's answers to the risk splitting questions.~~

29. (Currently Amended) ~~[[A]]~~ The method according to claim 21 28, wherein determining the credit limit further includes:

determining the credit limit based on external data obtained from an entity that is remote from the computer system.

~~wherein method further comprises combining external data into the determining of applicant's credit limit.~~

30. (Currently Amended) ~~[[A]]~~ The method according to claim 1, wherein generating the second risk splitting question based on the first response and a determination that a credit rating associated with the applicant meets a predetermined threshold value.

~~further comprising determining that the applicant's credit rating exceeds a threshold value before requiring the applicant to answer the second risk splitting question.~~

31. (Currently Amended) ~~[[A]]~~ The method according to claim 1, wherein requiring the applicant to answer at least the first risk splitting question further comprises the first risk-splitting question comprising comprises one of asking the applicant for the applicant's gross annual income, asking the applicant if the applicant has a car, asking the applicant if the applicant has a checking account, asking the

applicant if the applicant owns a residence, asking the applicant for the applicant's monthly housing or rent payment, asking the applicant if the applicant has a car loan, or asking the applicant how many credit cards the applicant has.

32. (Currently Amended) ~~[[A]]~~ The system according to claim 12, wherein the means for generating the second risk splitting question generates the second risk splitting question based on the first response and a determination that a credit rating associated with the applicant meets a predetermined threshold value.

~~the means for requiring is further configured for determining that the applicant's credit rating exceeds a threshold value before requiring the applicant to answer the second risk splitting question.~~

33. (Currently Amended) ~~[[A]]~~ The system according to claim 12, wherein ~~further comprising the first risk-splitting question comprising~~ comprises one of asking the applicant for the applicant's gross annual income, asking the applicant if the applicant has a car, asking the applicant if the applicant has a checking account, asking the applicant if the applicant owns a residence, asking the applicant for the applicant's monthly housing or rent payment, asking the applicant if the applicant has a car loan, or asking the applicant how many credit cards the applicant has.

34. (Currently Amended) ~~[[A]]~~ The computer program product according to claim 17, wherein the program code for selecting the second risk-splitting question is

further configured to determine that the applicant's credit rating exceeds a threshold value before selecting the second risk-splitting question.

35. (Currently Amended) ~~[[A]]~~ The computer program product according to claim 17, wherein ~~the program code for identifying the applicant based upon the answer to at least the first risk-splitting question further comprises~~ the first risk-splitting question ~~comprising~~ comprises one of asking the applicant for the applicant's gross annual income, asking the applicant if the applicant has a car, asking the applicant if the applicant has a checking account, asking the applicant if the applicant owns a residence, asking the applicant for the applicant's monthly housing or rent payment, asking the applicant if the applicant has a car loan, or asking the applicant how many credit cards the applicant has.

36. (Currently Amended) ~~[[A]]~~ The computer program product according to claim 19, wherein the program code for selecting the second risk-splitting question is further configured to determine that the applicant's credit rating exceeds a threshold value before selecting the second risk-splitting question.

37. (Currently Amended) ~~[[A]]~~ The computer program product according to claim 19, wherein ~~the program code for identifying the applicant based upon the answer to at least the first risk-splitting question further comprises~~ the first risk-splitting question ~~comprising~~ comprises one of asking the applicant for the applicant's gross annual income, asking the applicant if the applicant has a car, asking the applicant if the

applicant has a checking account, asking the applicant if the applicant owns a residence, asking the applicant for the applicant's monthly housing or rent payment, asking the applicant if the applicant has a car loan, or asking the applicant how many credit cards the applicant has.

38. (Currently Amended) ~~[[A]]~~ The method according to claim 21, wherein generating the second risk splitting question based on the first response and a determination that a credit rating associated with the applicant meets a predetermined threshold value.

~~further comprising determining that the applicant's credit rating exceeds a threshold value before requiring the applicant to answer the second risk splitting question.~~

39. (Currently Amended) ~~[[A]]~~ The method according to claim 21, wherein requiring the applicant to answer at least the first risk splitting question further comprises the first risk-splitting question comprising comprises one of asking the applicant for the applicant's gross annual income, asking the applicant if the applicant has a car, asking the applicant if the applicant has a checking account, asking the applicant if the applicant owns a residence, asking the applicant for the applicant's monthly housing or rent payment, asking the applicant if the applicant has a car loan, or asking the applicant how many credit cards the applicant has.